
State:	Arkansas	Filing Company:	United Security Life and Health Insurance Company
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.001C Any Size Group - Other		
Product Name:	Arkansas 2013 Open Block		
Project Name/Number:	Arkansas 2013 Open Block/		

Filing at a Glance

Company:	United Security Life and Health Insurance Company
Product Name:	Arkansas 2013 Open Block
State:	Arkansas
TOI:	H16G Group Health - Major Medical
Sub-TOI:	H16G.001C Any Size Group - Other
Filing Type:	Rate
Date Submitted:	12/07/2012
SERFF Tr Num:	USLH-128774964
SERFF Status:	Closed-Approved
State Tr Num:	
State Status:	Approved-Closed
Co Tr Num:	2013 OPEN BLOCK
Implementation	02/01/2013
Date Requested:	
Author(s):	Jaime Gettemans
Reviewer(s):	Rosalind Minor (primary)
Disposition Date:	01/17/2013
Disposition Status:	Approved
Implementation Date:	01/17/2013

State Filing Description:

State: Arkansas **Filing Company:** United Security Life and Health Insurance Company
TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.001C Any Size Group - Other
Product Name: Arkansas 2013 Open Block
Project Name/Number: Arkansas 2013 Open Block/

General Information

Project Name: Arkansas 2013 Open Block Status of Filing in Domicile: Pending
Project Number: Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Group
Submission Type: New Submission Group Market Size: Small
Group Market Type: Discretionary Overall Rate Impact: 16.2%
Filing Status Changed: 01/17/2013
State Status Changed: 01/17/2013 Deemer Date:
Created By: Jaime Gettemans Submitted By: Jaime Gettemans
Corresponding Filing Tracking Number:

PPACA: Non-Grandfathered Immed Mkt Reforms

PPACA Notes: null

Include Exchange Intentions: No

Filing Description:

See Cover Letter under "Supporting Documents" tab for a detailed filing description

Company and Contact

Filing Contact Information

Jaime Gettemans, jaimegettemans@jandpholdings.com
6640 S. Cicero Avenue 708-552-2417 [Phone]
Bedford Park, IL 60638

Filing Company Information

United Security Life and Health Insurance Company CoCode: 81108 State of Domicile: Illinois
6640 S. Cicero Group Code: 4727 Company Type:
Bedford Park, IL 60638 Group Name: State ID Number:
(708) 475-6000 ext. [Phone] FEIN Number: 36-3692140

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation:
Per Company: No

Company	Amount	Date Processed	Transaction #
United Security Life and Health Insurance Company	\$50.00	12/07/2012	65550686

State:	Arkansas	Filing Company:	United Security Life and Health Insurance Company
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.001C Any Size Group - Other		
Product Name:	Arkansas 2013 Open Block		
Project Name/Number:	Arkansas 2013 Open Block/		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Donna Lambert	01/17/2013	01/17/2013

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Rosalind Minor	01/08/2013	01/08/2013

Response Letters

Responded By	Created On	Date Submitted
Jaime Gettemans	01/14/2013	01/14/2013

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Rate Summary Worksheet	Jaime Gettemans	01/16/2013	01/16/2013

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Re: Extending time of review	Note To Reviewer	Jaime Gettemans	01/10/2013	01/10/2013
Extending time of review	Note To Filer	Rosalind Minor	01/03/2013	01/03/2013

State:	Arkansas	Filing Company:	United Security Life and Health Insurance Company
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.001C Any Size Group - Other		
Product Name:	Arkansas 2013 Open Block		
Project Name/Number:	Arkansas 2013 Open Block/		

Disposition

Disposition Date: 01/17/2013
Implementation Date: 01/17/2013
Status: Approved

HHS Status: HHS Approved
State Review: Reviewed-No Actuary

Comment: We have approved a negotiated 5% level rate increase on your submission. The approval is subject to the following conditions:

1. This increase applies to new business and renewals. Rate increases will not be given prior to the first annual anniversary date of any policy.
2. All increases in rates, other than a change in age or an individual's moving to another geographical area, must be submitted to our Department for approval

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
United Security Life and Health Insurance Company	Increase	5.000%	5.000%	\$8,460	50	\$169,209	5.000%	5.000%

Percent Change Approved:

Minimum:	5.000%
Maximum:	5.000%
Weighted Average:	5.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved	No
Supporting Document (revised)	Rate Summary Worksheet	Approved	Yes
Supporting Document	Rate Summary Worksheet	Replaced	Yes

State:	Arkansas	Filing Company:	United Security Life and Health Insurance Company
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.001C Any Size Group - Other		
Product Name:	Arkansas 2013 Open Block		
Project Name/Number:	Arkansas 2013 Open Block/		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Experience Spreadsheet	Approved	Yes
Supporting Document	Cover Letter	Approved	Yes

State:	Arkansas	Filing Company:	United Security Life and Health Insurance Company
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.001C Any Size Group - Other		
Product Name:	Arkansas 2013 Open Block		
Project Name/Number:	Arkansas 2013 Open Block/		

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	01/08/2013
Submitted Date	01/08/2013
Respond By Date	02/08/2013

Dear Jaime Gettemans,

Introduction:

This will acknowledge receipt of the captioned filing.

Objection 1

- Health - Actuarial Justification (Supporting Document)
- Rate Summary Worksheet (Supporting Document)

Comments:

Based on the fact that this block of business has had substantial increases over the past three years, our Department will consider no more than a 5% average/overall increase at this time.

If you wish to accept the 5%, please submit a post-submission update revising the figures on the Rate Review Detail, along with making the necessary changes under the Work Summary Worksheet.

Thank you for your understanding and cooperation.

Conclusion:

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor

State:	Arkansas	Filing Company:	United Security Life and Health Insurance Company
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.001C Any Size Group - Other		
Product Name:	Arkansas 2013 Open Block		
Project Name/Number:	Arkansas 2013 Open Block/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	01/14/2013
Submitted Date	01/14/2013

Dear Rosalind Minor,

Introduction:

First of all, thank you for taking the time to speak with me this morning.

Response 1

Comments:

As discussed on the phone, USL&H agrees that the overall percentage increase will be 5%.

I will submit a post submission update later this week so the filing reflects this agreement.

Also, in this filing, the effective date says 1/1/13. With the post submission update, I will change that to reflect 2/1/13.

Related Objection 1

Applies To:

- Health - Actuarial Justification (Supporting Document)
- Rate Summary Worksheet (Supporting Document)

Comments:

Based on the fact that this block of business has had substantial increases over the past three years, our Department will consider no more than a 5% average/overall increase at this time.

If you wish to accept the 5%, please submit a post-submission update revising the figures on the Rate Review Detail, along with making the necessary changes under the Work Summary Worksheet.

Thank you for your understanding and cooperation.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Thank you for your assistance!

Sincerely,

Jaime Gettemans

Sincerely,

Jaime Gettemans

State:	Arkansas	Filing Company:	United Security Life and Health Insurance Company
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.001C Any Size Group - Other		
Product Name:	Arkansas 2013 Open Block		
Project Name/Number:	Arkansas 2013 Open Block/		

Amendment Letter

Submitted Date: 01/16/2013

Comments:

Dear Rosalind:

Please note that I just submitted a Post Submission Update for this filing to reflect our agreement of an average increase of 5%. Please note that we are also requesting the implementation date to be 02/01/2013, instead of 01/01/2013.

Finally, I am also submitting a revised Rate Summary Worksheet under the "Supporting Documents" tab to reflect this agreement.

Thank you,

Jaime

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Rate Summary Worksheet
Comments:	Please note that we are agreeing to the average increase of 5%; therefore, please find attached the Rate Summary Worksheet reflecting the 5% increase for this filing.
Attachment(s):	
RateSummaryTemplate (2013 AR Open Block)(3).xls	
<i>Previous Version</i>	
<i>Satisfied - Item:</i>	<i>Rate Summary Worksheet</i>
<i>Comments:</i>	<i>Please find attached the Rate Summary Worksheet for this filing.</i>
<i>Attachment(s):</i>	
<i>RateSummaryTemplate (2013 AR Open Block)(2).xls</i>	

State:	Arkansas	Filing Company:	United Security Life and Health Insurance Company
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.001C Any Size Group - Other		
Product Name:	Arkansas 2013 Open Block		
Project Name/Number:	Arkansas 2013 Open Block/		

Note To Reviewer

Created By:

Jaime Gettemans on 01/10/2013 12:15 PM

Last Edited By:

Donna Lambert

Submitted On:

01/17/2013 09:12 AM

Subject:

Re: Extending time of review

Comments:

Good Afternoon Rosalind:

Please find attached the executed acceptance of the 30 day extension.

I did just receive your 1/8/13 Objection Letter, so I will forward that to the team.

Thank you,
Jaime

Note To Filer for USLH-128774964

SERFF Tracking Number:	USLH-128774964	State:	Arkansas
Filing Company:	United Security Life and Health Insurance Company	State Tracking Number:	
Company Tracking Number:	2013 OPEN BLOCK		
TOI:	H16G Group Health - Major Medical	Sub-TOI:	H16G.001C Any Size Group - Other
Product Name:	Arkansas 2013 Open Block		
Project Name:	Arkansas 2013 Open Block		

Created by:

Rosalind Minor on 01/03/2013 09:43 AM

Last edited by:

Rosalind Minor on 01/03/2013 09:43 AM

Submitted by:

Rosalind Minor on 01/03/2013 09:43 AM

Subject:

Extending time of review

Comments:

Thank you for the rate increase filing which we received in our office on December 7, 2012. We appreciate your patience with our Department's review.

Pursuant to the provisions of ACA 23-79-109(b), the period for review of this submission is being automatically extended an additional thirty(30) days until February 7, 2013.

We request that you sign and return this letter in order to waive all rights to deemer on this filing.

Sincerely,

Rosalind D. Minor
Compliance Officer
Life and Health Division

I, ROBERT G. DIAL, representing UNITED SECURITY LIFE AND HEALTH INSURANCE CO. do hereby acknowledge receipt of this letter

and waive all rights to deemer on this filing.

1/9/2013

Dated

[Signature] V.P. and Secretary

Signature and Title

State:	Arkansas	Filing Company:	United Security Life and Health Insurance Company
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.001C Any Size Group - Other		
Product Name:	Arkansas 2013 Open Block		
Project Name/Number:	Arkansas 2013 Open Block/		

Note To Filer

Created By:

Rosalind Minor on 01/03/2013 09:43 AM

Last Edited By:

Donna Lambert

Submitted On:

01/17/2013 09:12 AM

Subject:

Extending time of review

Comments:

Thank you for the rate increase filing which we received in our office on December 7, 2012. We appreciate your patience with our Department's review.

Pursuant to the provisions of ACA 23-79-109(b), the period for review of this submission is being automatically extended an additional thirty(30) days until February 7, 2013.

We request that you sign and return this letter in order to waive all rights to deemer on this filing.

Sincerely,

Rosalind D. Minor
Compliance Officer
Life and Health Division

I, _____, representing _____, do hereby acknowledge receipt of this letter

and waive all rights to deemer on this filing.

_____,
Dated

Signature and Title

State: Arkansas **Filing Company:** United Security Life and Health Insurance Company
TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.001C Any Size Group - Other
Product Name: Arkansas 2013 Open Block
Project Name/Number: Arkansas 2013 Open Block/

Post Submission Update Request Processed On 01/17/2013

Status: Allowed
Created By: Jaime Gettemans
Processed By: Donna Lambert
Comments:

General Information:

Field Name	Requested Change	Prior Value
Implementation Date Requested	02/01/2013	01/01/2013

Company Rate Information:

Company Name:United Security Life and Health Insurance Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	5.000%	16.200%
Overall % Rate Impact	5.000%	16.200%
Written Premium Change for this Program	\$8460	\$27412
Maximum %Change (where required)	5.000%	19.000%
Minimum %Change (where required)	5.000%	9.000%

REQUESTED RATE CHANGE INFORMATION:

Min:	5.000	9.000
Max:	5.000	19
Wighted Avg.:	5.000	16.2

REQUESTED RATE:

Projected Earned Premium:	195,384.000	217,430.000
Projected Incurred Claims:	95,566.000	99,855.000
Min:	54.000	58.000
Max:	570.000	647.000
Weighted Avg.:	181.000	200.000

State:	Arkansas	Filing Company:	United Security Life and Health Insurance Company
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.001C Any Size Group - Other		
Product Name:	Arkansas 2013 Open Block		
Project Name/Number:	Arkansas 2013 Open Block/		

Rate Information

Rate data applies to filing.

Filing Method:	Electronic
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	18.200%
Effective Date of Last Rate Revision:	01/01/2012
Filing Method of Last Filing:	Electronic

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
United Security Life and Health Insurance Company	Increase	5.000%	5.000%	\$8,460	50	\$169,209	5.000%	5.000%

Product Type:	HMO	PPO	EPO	POS	HSA	HDHP	FFS	Other
Covered Lives:		23			12	54	2	
Policy Holders:		13			6	30	1	

State: Arkansas **Filing Company:** United Security Life and Health Insurance Company
TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.001C Any Size Group - Other
Product Name: Arkansas 2013 Open Block
Project Name/Number: Arkansas 2013 Open Block/

Rate Review Detail

COMPANY:

Company Name: United Security Life and Health Insurance Company
HHS Issuer Id: 72217
Product Names: Unlimited Access, Health Select, Preferred Value, Healthy Savings, Protector Plus
Trend Factors: Annual Trend

Utilization: 24.6%
Cost: 9.4%

FORMS:

New Policy Forms:
Affected Forms:
Other Affected Forms: ABC-2008APXAR, ABC-2008PRPAR, PROHDHP-2008, ABC-2008ADCAR, ABC-90, PROPLUS-98

REQUESTED RATE CHANGE INFORMATION:

Change Period: Annual
Member Months: 1,080
Benefit Change: None
Percent Change Requested: Min: 5.0 Max: 5.0 Avg: 5.0

PRIOR RATE:

Total Earned Premium: 169,209.00
Total Incurred Claims: 42,680.00
Annual \$: Min: 51.00 Max: 543.00 Avg: 172.00

REQUESTED RATE:

Projected Earned Premium: 195,384.00
Projected Incurred Claims: 95,566.00
Annual \$: Min: 54.00 Max: 570.00 Avg: 181.00

State:	Arkansas	Filing Company:	United Security Life and Health Insurance Company
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.001C Any Size Group - Other		
Product Name:	Arkansas 2013 Open Block		
Project Name/Number:	Arkansas 2013 Open Block/		

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Experience Spreadsheet	Approved	01/17/2013
Comments:	Please find attached the Experience Spreadsheet for this filing.		
Attachment(s):			
12.5.12 - Experience Spreadsheet (2013 AR Open Block).pdf			

		Item Status:	Status Date:
Satisfied - Item:	Cover Letter	Approved	01/17/2013
Comments:	Please find attached the Cover Letter that contains a detailed filing description for this filing.		
Attachment(s):			
Final - AR 2013 Open Block Rate Filing Cover Letter - 12.5.12.pdf			

UNITED SECURITY LIFE AND HEALTH INSURANCE COMPANY
EXPERIENCE SPREADSHEET FORMATE

Projection Assumptions:

Rate increase effective:
Claim Trend:(Annual)
Insurance Trend:(Annual)
Lapse Rate:
Aging:

1/1/2013
9.5%
24.5%
.03/mo
0

	Calendar Year	Earned Premium	Paid Claims	Change in Claim Liability & Reserve	Incurred Claims	Loss Ratio
	INCEPTION					
	...					
	2009	20,886	1,711	1,690	3,401	0.163
	2010	83,002	65,951	88,345	154,296	1.859
PAST	2011	144,224	180,298	-76,385	103,913	0.720
FUTURE	2012	180,512	71,780	4,222	84,447	0.468
	2013	217,430	84,876	4,993	99,855	0.459
	2014	249,641	102,733	6,043	120,862	0.484
	2015	276,906	115,247	6,779	135,584	0.490
	2016	301,827	126,160	7,421	148,424	0.492
	...			XXX		
END OF PROJECTION PERIOD				XXX		
Totals:	Past	248,112	XXX	XXX	261,610	1.054
	Future	1,226,316	XXX	XXX	589,172	0.480
	Lifetime	1,474,428	XXX	XXX	850,782	0.577
With Interest: 0.0%						
Totals:	Past	248,112	XXX	XXX	261,610	1.054
	Future	1,226,316	XXX	XXX	589,172	0.480
	Lifetime	1,474,428	XXX	XXX	850,782	0.577

December 5, 2012

Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201

RE: **UNITED SECURITY LIFE AND HEALTH INSURANCE COMPANY**

FEIN# 36-3692140 / NAIC# 81108

Supporting Documents
Actuarial Memorandum
Rate Summary Worksheet
Experience Spreadsheet

To Whom It May Concern:

The enclosed documents are being filed for Review and Approval.

Please note that United Security Life and Health Insurance Company's ("USL&H") is filing our anticipated rate adjustment for 2013. As such, enclosed in this filing is the HIOS Rate Summary Worksheet, the Actuarial Memorandum, and the Experience Spreadsheet.

Please note that USL&H does not collect data per member; we only collect data per policy; however, for the purpose of this rate file, the per member figures are estimates.

Also, note that USL&H's major medical products are filed as Discretionary Group Trusts. The Group Policy is held in a trust in our domicile state of Illinois. For this SERFF filing, we selected the TOI and sub-TOI codes to reflect that these products are Discretionary Group. On the other hand, note that the HHS instructs Discretionary Group Trusts to file their rates in HIOS as Individual; therefore, when you compare this SERFF filing to the HIOS filing, there will be a discrepancy in product type and this is the reason for the discrepancy.

Finally, the rates that are expressed in this filing will be effective on all new business and renewals issued on or after January 1, 2013 for all Group Certificates, ABC-2008APXIL, ABC-2008PRPIL, ABC-2008ADCIL, and ABC-90 policies issued on or after January 1, 2010.

Please direct any questions, correspondence or approval to my attention concerning this filing. I look forward to your approval of these forms. You can contact me directly at 708-552-2417 or via email at jaimegettemans@priscorp.net.

Sincerely,



Jaime Gettemans
Compliance Department
Fax: (708) 552-2464

Quality Products from Caring Professionals

6640 South Cicero Avenue, Bedford Park, IL 60638
800-875-4422 / 708-475-6100 Fax: 708-475-6120